

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 25-13194-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Guy H. Castro  
21 Lake Avenue  
Hamilton, NJ 08610

Lois T. Castro  
21 Lake Avenue  
Hamilton, NJ 08610

Social Security No.:  
xxx-xx-1555

xxx-xx-1233

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on June 24, 2025.

Dated: June 24, 2025  
JAN: mmf

Jeanne Naughton  
Clerk

In re:  
Guy H. Castro  
Lois T. Castro  
Debtors

Case No. 25-13194-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 24, 2025

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Guy H. Castro, Lois T. Castro, 21 Lake Avenue, Hamilton, NJ 08610-5613
520601464	+ Ameerah S. Snowden, 21 Lake Avenue, Hamilton, NJ 08610-5613
520601470	+ CCS-South Florida, LLC, 1007 N. Federal Hwy, #280, Fort Lauderdale, FL 33304-1422
520601471	+ Chrysler Financial, C/O Fein, Such, Kahn & Shepard, P.C., 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4406
520601476	+ Crown Asset Management, LLC as Assignee, of Barclays Bank Delaware, C/O Tromberg, Morris & Partners, PLLC, 39 Broadway Ste. 1250, New York, NY 10006-3089
520601478	Midland Mortgage, P.O. Box 248921, Oklahoma City, OK 73124-8921
520601480	+ NJ Higher Education Student Assistant Au, C/O Portnoy Schneck, LLC., 3705 Quakerbridge Road, Ste. 116, Hamilton, NJ 08619-1288
520601484	NJ Urology LLC, CJ#7970, P.O. Box 95000, Philadelphia, PA 19195-0001
520601491	+ Princeton Radiology Associates, P.A., Po BOX 956, Evansville, IN 47706-0956

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 24 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 24 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520601462	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 24 2025 20:52:37	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520601465	Email/Text: ebn@americollect.com	Jun 24 2025 20:50:00	Americollect, Inc., P.O. Box 1505, Manitowoc, WI 54221-1505
520601466	+ Email/Text: bankrupt@andrewsfcu.org	Jun 24 2025 20:49:00	Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547
520601468	^ MEBN	Jun 24 2025 20:44:17	Arcadia Recovery Bureau, LLC., P.O. Box 6768, Reading, PA 19610-0768
520601475	Email/Text: correspondence@credit-control.com	Jun 24 2025 20:49:00	Credit Control, LLC., 3300 Rider Trail S., Suite 500, Earth City, MO 63045
520601469	^ MEBN	Jun 24 2025 20:45:22	Capital Health Medical group DBA Capital, Atten #17558X, P.O. Box 14000, Belfast, ME 04915-4033
520601472	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2025 21:05:39	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520601473	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2025 21:41:36	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040

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520649617	Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2025 21:05:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520601479	Email/Text: compliance@monarchrm.com	Jun 24 2025 20:49:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
520663613	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 24 2025 21:05:05	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520670792	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2025 20:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520601477	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2025 20:50:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520670342	Email/Text: Bankruptcy.Notices@pnc.com	Jun 24 2025 20:49:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
520601487	Email/Text: Bankruptcy.Notices@pnc.com	Jun 24 2025 20:49:00	PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222
520601488	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 24 2025 20:52:14	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520658828	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 24 2025 21:05:45	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541
520654419	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 24 2025 21:04:27	Portfolio Recovery Associates, LLC, c/o WAL-MART, POB 41067, Norfolk, VA 23541
520601485	^ MEBN	Jun 24 2025 20:44:25	Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
520601486	^ MEBN	Jun 24 2025 20:44:25	Penn Medicine, UPHS Physicians Patient Pay, P.O. Box 824406, Philadelphia, PA 19182-4406
520679830	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2025 20:50:00	Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
520632394	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2025 20:50:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
520601492	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jun 24 2025 20:50:00	Quest Diagnostics, PO BOX 740775, Cincinnati, OH 45274-0775
520601493	Email/Text: bankruptcy@rarogersinc.com	Jun 24 2025 20:50:00	R.A Rogers, Inc., P.O. Box 3302, Crofton, MD 21114-0302
520601495	+ Email/Text: ngisupport@radiusgs.com	Jun 24 2025 20:49:00	Radius Global Solutions, P.O. Box 390915, Minneapolis, MN 55439-0911
520601496	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 20:52:05	Syncb/Car Care Bruneel, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
520601497	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 20:52:39	Synchrony Car Care, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
520673903	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 24 2025 20:52:39	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520601498	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2025 21:04:58	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520601499	+ Email/Text: bankruptcydepartment@tsico.com	Jun 24 2025 20:50:00	Transworld Systems Inc., PO Box 15520, Wilmington, DE 19850-5520
520607797	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 24 2025 20:52:13	U.S. Department of Housing and Urban Development, Jacob K. Javits Federal Building, 26 Federal Plaza, Suite 3541, New York, NY 10278

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TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520601463	*+	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520603568	*+	Ameerah S. Snowden, 21 Lake Avenue, Hamilton, NJ 08610-5613
520601467	*+	Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547
520601474	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520601481	*+	NJ Higher Education Student Assistant Au, C/O Portnoy Schneck, LLC., 3705 Quakerbridge Road, Ste. 116, Hamilton, NJ 08619-1288
520601482	*+	NJ Higher Education Student Assistant Au, C/O Portnoy Schneck, LLC., 3705 Quakerbridge Road, Ste. 116, Hamilton, NJ 08619-1288
520601483	*+	NJ Higher Education Student Assistant Au, C/O Portnoy Schneck, LLC., 3705 Quakerbridge Road, Ste. 116, Hamilton, NJ 08619-1288
520601489	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520601490	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520601494	*	R.A. Rogers, Inc., P.O. Box 3302, Crofton, MD 21114-0302

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Joint Debtor Lois T. Castro dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Joint Debtor Lois T. Castro kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Debtor Guy H. Castro kfayette@kevinfayette.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6